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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/519,297	12/22/2004	Jin-Soo So	SSC005 US	9147

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EXAMINER	
ANDERSON, JOHN A	
ART UNIT	**PAPER NUMBER**
3696	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/519,297	SO, JIN-SOO	
	Examiner	Art Unit	
	JOHN A. ANDERSON	3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *22 December 2004*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-11* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-11* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Status of Claims

1. This action is in response to the application filed on 12/22/2004. Claims 1-11 are pending and are examined.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1-11 are rejected under 35 U.S.C. 102(b) as being anticipated by Daggar R.N. (US Patent 5,748,737).

4. As regards claim 1, Daggar discloses a method of managing card-approval-

information using a memory address, the method comprising:

- a first step of dividing a memory area, which has a predetermined size and used for storing card-approval-information and user attribute information, into a plurality of unit memory sections having a predetermined size and allocating a

logical address to each of the unit memory section; [column 15 lines 58-67]

- a second step of generating and allocating a unique card number to a card, selecting a logical address of each unit memory section in order, and allocating the selected logical address to the card as a management number, while initially issuing or reissuing the card; [column 19 lines 45-60]

- a third step of generating a management table for managing a relationship between the management number and the card number and storing the management number and the card number in a memory chip of the card; [column 13 lines 65-01]

- a fourth step of storing card-approval-information and user attribute information of the card in a unit memory section corresponding to the management number of the card; [column 13 lines 27- 47]

- a fifth step of generating a card-approval-information download message including a start address of the memory area and data stored in the memory area and transmitting the card-approval-information download message to terminal

apparatuses and a predetermined system, which require the card-approval-information. [column 12 lines 1-8]

5. As regards claim 2, Daggar discloses wherein the first step comprises dividing the memory area into the plurality of unit memory sections, each of which has a size of 2 bits and is composed of a 1-bit region in which the card-approval-information is stored and a 1-bit region in which the user attributes information is stored. [column 15 lines 58-67]

6. As regards claim 3, Daggar discloses wherein the fifth step comprises when transmitting changed card-approval-information to the predetermined system and the terminal apparatuses, generating the card-approval-information download message including the start address of the memory area, a difference value between the start address and a logical address of a unit memory section storing the changed card- approval-information, and the changed card-approval-information. [column 19 lines 24-36]

7. As regards claim 4, Daggar discloses a credit-card system using card-approval-information having a memory address, the credit-card system comprising:

- a central computer, which is connected to a server system of a card company through Internet and/or a private line, receives poor credit information and card-approval- information having a memory address from the server system, and stores and manages them in a separate storage place; [column 20 lines 43-50]

- a card terminal, which receives the poor credit information and the card-approval-information having the memory address from the central computer, stores and manages them in a separate storage place, generates radio waves to communicate with a card approaching within a predetermined distance therefrom, and determines validity or invalidity of the card approaching thereto based on the poor credit information, the card- approval-information having the memory address, and card information obtained via the communication with the card. [column 6 lines 46-52]

8. As regards claim 5, Daggar discloses , further comprising an aggregate computer, which is connected to the central computer and the card terminal through the Internet and/or the private line, receives the poor credit information and the card- approval-information having the memory address from the central

computer, stores and manages them in a separate storage place, transmits them to the card terminal, and transmits a result of processing performed by the card terminal to the central computer. [column 10 lines 45 - 64]

9. As regards claim 6, Daggar discloses wherein the card terminal comprises:

- a communication module, which performs data communication with the aggregate computer and the central computer; [column 2 lines 9-23]

- a first memory, which stores and manages the card-approval-information having the memory address received from the aggregate computer and the central computer through the communication module; [column 2 lines 9-23]

- a second memory, which stores and manages the poor credit information received from the aggregate computer and the central computer through the communication module; [column 2 lines 9-23]

- a radio wave generator, which generates and radiates the radio waves outside and communicates with at least one card approaching within the predetermined distance therefrom using the radio waves; [column 3 lines 61-02]

- a card information reader, which reads information received from the card through the radio wave generator; [column 4 lines 22-28]

- a memory manager, which manages data stored in the first memory and the second memory based on information transmitted from the aggregate computer and the central computer through the communication module and extracts poor credit information and card-approval-information having a memory address from the first memory and the second memory based on the card information read by the card information reader; [column 12 lines 9-14]

- a card approver, which determines validity or invalidity of the card approaching the radio wave generator based on the poor credit information and the card-approval- information having the memory address extracted by the memory manager and the card information read by the card information reader.

[column 8 lines 44-60]

10. As regards claim 7, Daggar discloses wherein the first memory divides its entire memory area into a plurality of unit memory sections having a predetermined size and allocates a logical address to each of the unit memory sections to store and manage the card-approval-information having the memory address [column 15 lines 58-67]

11. As regards claim 8, Daggar discloses wherein the card information reader reads the card information including a card number and a management number which are allocated during issuance of the card, a valid term, and a usable amount and then transmits at least one of the card number and the management number to the memory manager. [column 19 lines 45-60]

12. As regards claim 9, Daggar discloses wherein when the card-approval-information having the memory address is received through the communication module, the memory manager calculates a logical address of the first memory, in which the card- approval-information is to be stored, by applying a start address

of a memory area in the card company, the start address being included in the card-approval-information, to a predetermined algorithm and then stores the card-approval-information in a region corresponding to the logical address in the first memory, [column 10 lines 45-50]

when the management number is received from the card information reader, the memory manager calculates a logical address of the first memory, in which card-approval-information corresponding to the management number is stored, by applying the management number to a predetermined algorithm, extracts the card-approval- information stored in a region of the first memory corresponding to the logical address, and transmits the card-approval-information to the card approver. [column 19 lines 4-14]

13. As regards claim 10, Daggar discloses wherein when the poor credit information is received, the memory manager stores the poor credit information in the second memory, and when the management number is not received from the card information reader but the card number is received from the card information, the memory manager determines whether the card number is included in the poor credit information stored in the second memory and transmits a result of the

determination to the card approver. [column 19 lines 61-02]

14. As regards claim 11, Daggar discloses wherein the card approver primarily determines whether the card is valid based on the card-approval-information and the poor credit information, which are received from the memory manager, and secondarily determines whether the card is valid based on a valid term and a usable amount, which are received from the card information reader, in order to determined validity or non-validity of the card. [column 12 lines 9-13]

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN A. ANDERSON whose telephone number is (571)270-3327. The examiner can normally be reached on Monday through Friday 8:00 to 5:00 Pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/John A Anderson/

Examiner, Art Unit 3696

John A Anderson

Examiner

Art Unit 3696

/J. A. A./

Examiner, Art Unit 3696 4/24/2008

/Daniel S Felten/

Primary Examiner, Art Unit 3696